



1000 TECHNOLOGY DRIVE, MS 639
O'FALLON, MO 63368

October 13, 2011

CYNTHIA K DAVIS
9112 WHITE AVENUE
SAINT LOUIS MO 63144

Account number: [REDACTED]

Dear CYNTHIA K DAVIS:

We have received your request for the subordination of your Home Equity account.

Please note that Citi charges a \$200.00 subordination fee. This fee will be assessed to your account and will appear as a fee on your monthly account statement. If a check for this fee has already been submitted with the subordination request, it will be applied to your account to offset the charge.

If you have any questions, please call us at 866-795-4978*.

Sincerely,

Citibank, N.A.

Reference #111100306263000 (FE10)

*Calls are randomly monitored and recorded for quality assurance.

See reverse side for important information.

*To ensure quality service, incoming calls are randomly monitored. For TTY service, call (800) 945-0258. Checking Plus[®], Ready Credit[®] and Equity Source Account[®] (ESA) are registered service marks of Citicorp.

Item SU205 (Rev. 07/11)

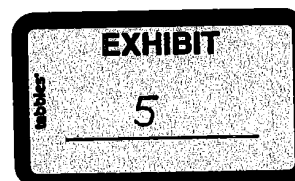


EXHIBIT A